

REMARKS

Claims 1-9, 11-19, and 21 and 22, are pending in this application. Claims 1-9 are withdrawn. Applicant has cancelled Claims 10 and 20, without prejudice. Applicant has amended Claims 1, 11, 12, 13, and 19. It is noted that Applicant has amended withdrawn Claim 1. Applicant has also added new Claims 21 and 22.

Applicant respectfully submits that the amendments to Claims 1, 11, 12, 13, and 19, do not contain new matter. Applicant further submits that the newly added Claims 21 and 22 do not contain new matter. Applicant respectfully submits that the amendments to the Claims do not contain new matter.

Applicant has also deleted the Abstract Of The Disclosure and has substituted therefor the new Abstract Of The Disclosure which is attached hereto on a separate sheet. Applicant respectfully submits that the new Abstract Of The Disclosure does not contain new matter.

Applicant uses the phrase "at least one of . . . and . . ." in the claims. In all instances, the phrase "at least

one of . . . and . . ." means "only one item from the list, or any combination of items in the list". Applicant respectfully submits that the phrase having the form "at least one of A and B", where each of A and B is either a term or a phrase, the phrase "at least one of A and B" means "only A, only B, or A and B". In instances in which three or more terms and/or phrases are present in an "at least one of . . . and . . ." phrase, Applicant provides the following example definitions: the phrase "at least one of A, B, and C" means "only A, only B, only C, or any combination of A, B, and C"; the phrase "at least one of A, B, C, and D" means "only A, only B, only C, only D, or any combination of A, B, C, and D"; the phrase "at least one of A, B, C, D, and E" means "only A, only B, only C, only D, only E, or any combination of A, B, C, D, and E", and so on.

Based on the foregoing amendments and the following Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

I. THE 35 U.S.C. §102 REJECTIONS:

The Examiner asserts that Claims 11-19 are rejected under 35 U.S.C. §102(a) as being anticipated by Kolls, U.S. Patent No. 6,606,602 (Kolls). As noted above, Applicant has amended Claims 11, 12, 13, and 19. Applicant has amended Claims 11, 12, 13, and 19, so as to more clearly distinguish the present invention, as defined by Claims 11-19, over the prior art. Applicant has also added new Claims 21 and 22 each of which new claims depends directly from independent Claim 11. Applicant respectfully submits that the amendments to each of Claims 11, 12, 13, and 19, do not contain new matter. Applicant further respectfully submits that new Claims 21 and 22 do not contain new matter.

Applicant respectfully submits that the present invention, as defined by Claims 11-19 and 21-22, is patentable over the prior art.

IA. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 11-19 AND 21-22, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 11-19 and 21-22, is

patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 11, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 11, is patentable over Kolls. Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of independent Claim 11 and, therefore, Kolls does not disclose or suggest all of the features of independent Claim 11.

Applicant respectfully submits that Kolls does not disclose or suggest an apparatus, comprising a memory device for storing at least one of charge-back information, stopping of payment information, and non-payment due to insufficient funds information, for at least one account, all of which features are specifically recited features of independent Claim 11.

Applicant respectfully submits that Kolls does not disclose or suggest a memory device for storing at least one of charge-back information, stopping of payment information, and non-payment due to insufficient funds information.

Applicant further respectfully submits that Kolls does not disclose or suggest a processor for processing information regarding a transaction on an account and information regarding at least one of a time period relating to, a time limit relating to, and a time of, at least one of a shipment, a transfer, a providing, and a delivery, of at least one of a good, a product, and a service, pursuant to the transaction, wherein the processor processes the information regarding a transaction on the account in conjunction with the information stored in the memory device, and further wherein the processor generates an information report containing at least one of charge-back information, stopping of payment information, and non-payment due to insufficient funds information, regarding the account, all of which features are still other specifically recited features of independent Claim 11.

Applicant respectfully submits that Kolls does not disclose or suggest a processor which processes the recited information regarding a transaction on the account in conjunction with the information stored in the memory device, and further wherein the processor generates an information report containing at least one of charge-

back information, stopping of payment information, and non-payment due to insufficient funds information, regarding the account. Applicant further submits that Kolls does not disclose or suggest the recited memory device. Applicant further submits that Kolls does not disclose or suggest an information report containing at least one of charge-back information, stopping of payment information, and non-payment due to insufficient funds information, regarding the account.

Applicant further submits that Kolls does not disclose or suggest a transmitter for transmitting the information report to a communication device associated with at least one of a merchant, a vendor, and a provider, prior to the at least one of a shipment, a transfer, a providing, and a delivery, of the at least one of a good, a product, and a service, pursuant to the transaction, all of which features are still other specifically recited features of independent Claim 11.

Applicant respectfully submits that Kolls does not disclose or suggest a transmitter for transmitting the recited information report to a communication device associated with at least one of a merchant, a vendor, and a

provider, prior to the at least one of a shipment, a transfer, a providing, and a delivery, of the at least one of a good, a product, and a service, pursuant to the transaction. Applicant respectfully submits that Kolls does not disclose or suggest the recited information report.

In view of the foregoing, Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of independent Claim 11 and, therefore, Kolls does not disclose or suggest all of the features of independent Claim 11.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 11, is patentable over Kolls. In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 11, is patentable over the prior art. Allowance of independent Claim 11 is, therefore, respectfully requested.

Applicant further submits that Claims 12-19 and 21-22, which Claims 12-19 and 21-22 depend directly from independent Claim 11, so as to include all of the

limitations of independent Claim 11, are also patentable over the prior art as said Claims 12-19 and 21-22 depend from allowable subject matter.

Regarding Claim 12, Applicant respectfully submits that Kolls does not disclose or suggest the apparatus of Claim 11, further comprising a receiver for receiving the information regarding a transaction, information regarding an account involved in the transaction, and information regarding at least one of a time period relating to, a time limit relating to, and a time of, at least one of a shipment, a transfer, a providing, and a delivery, of at least one of a good, a product, and a service, pursuant to the transaction.

Regarding Claim 13, Applicant respectfully submits that Kolls does not disclose or suggest the apparatus of Claim 11, further comprising an input device for entering the information regarding a transaction, information regarding an account involved in the transaction, and information regarding at least one of a time period relating to, a time limit relating to, and a time of, at least one of a shipment, a transfer, a



providing, and a delivery, of at least one of a good, a product, and a service, pursuant to the transaction.

Regarding Claim 14, Applicant respectfully submits that Kolls does not disclose or suggest the apparatus of Claim 11, wherein the account is at least one of a credit card account, a credit account, a charge card account, a charge account, a debit card account, a debit account, a checking account, an electronic money account, and a bank account.

Regarding Claim 15, Applicant respectfully submits that Kolls does not disclose or suggest the apparatus of Claim 11, wherein the information report contains information regarding at least one of a charge-back, a stopping of payment, a non-payment due to insufficient funds, a charge denial, a credit denial, a charge dispute, a credit dispute, fraudulent activity, an allegation of fraudulent activity, and cyber-shoplifting.

Regarding Claim 16, Applicant respectfully submits that Kolls does not disclose or suggest the apparatus of Claim 11, wherein the information report contains information regarding at least one of a

probability of payment, a probability of non-payment, a probability of fraudulent activity, a probability of cyber-shoplifting, a probability of a charge-back, and statistical information regarding at least one of a payment, a non-payment, fraudulent activity, cyber-shoplifting, and a charge-back.

Regarding Claim 17, Applicant respectfully submits that Kolls does not disclose or suggest the apparatus of Claim 11, wherein the information report is at least one of an e-mail message, an instant messaging message, a short message, a beeper message, a pager message, a telephone message, a recorded voice message, an electronic message, and electronic transmission.

Regarding Claim 18, Applicant respectfully submits that Kolls does not disclose or suggest the apparatus of Claim 11, wherein the information stored in the memory device is at least one of provided by and updated by at least one of a merchant, a vendor, a provider, a bank, an account card issuer, an account issuer, an account card administrator, an account administrator, a credit service, a credit reporting service, and a credit agency.

Regarding Claim 19, Applicant respectfully submits that Kolls does not disclose or suggest the apparatus of Claim 11, wherein the communication device associated with the at least one of a merchant, a vendor, and a provider, is at least one of an account authorization device, a computer, a computer system, a group of computers, a telephone, a personal computer, a wireless telephone, a personal digital assistant, a video telephone, a personal communication device, a wireless device, a handheld device, and a palm-top device.

Regarding Claim 21, Applicant respectfully submits that Kolls does not disclose or suggest the apparatus of Claim 11, wherein the information report contains charge-back information.

Regarding Claim 21, Applicant respectfully submits that Kolls does not disclose or suggest the apparatus of Claim 11, wherein the information report contains stopping of payment information or non-payment due to insufficient funds information.

In view of the foregoing, Applicant respectfully submits that dependent Claims 12-19 and 21-22 are patentable over Kolls. In view of the foregoing, Applicant respectfully submits that dependent Claims 12-19 and 21-22 are patentable over the prior art.

Allowance of Claims 11-19 and 21-22 is, therefore, respectfully requested.

II. CONCLUSION:

In view of the foregoing, the application is deemed to be in condition for allowance and action to that end is respectfully requested. Allowance of pending Claims 11-19 and 21-22 is respectfully requested.

Respectfully Submitted,



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